

Claims

- [c1] Claim 1. A system for operating a discount debit card plan for processing of an eCard holder transaction by using a discount plan provider system responsive to a merchant's eCard holder related transaction data, crediting the merchant with the transaction amount reduced by a merchant discount and debiting the eCard holder with the transaction amount reduced by an eCard holder discount, and crediting the difference between the merchant discount and the card holder discount as at least one fee to the discount debit card plan provider or its affiliates, comprising,
- a discount debit plan provider terminal containing data indicative of a discount debit card plan for use by participating merchants and for application to transactions with a discount debit plan provider's authorized eCard;
 - a participating merchant terminal with merchant identifying data;
 - said discount debit plan provider eCard with eCard data, including eCard holder identifying data;
 - a telecommunications network connecting said discount debit plan provider terminal and said merchant terminal for transmitting data between said terminals;
 - said merchant terminal responsive to said eCard data and to transaction data related to a transaction made between said participating merchant and said eCard holder for transmitting said transaction data to said discount debit plan provider's terminal;
 - said discount debit plan provider's terminal responsive to said transaction data for crediting said merchant's account with a merchant's discounted amount represented by said full transaction amount reduced by said participating merchant's discount and debiting said eCard holder's account with a eCard holder's discounted amount represented by said transaction amount reduced by said eCard holder's discount.
- [c2] Claim 2. The system of claim 1, and wherein said discount debit plan provider's terminal credits a difference between said participating merchants discounted amount and said eCard holder's discounted amount as at least one fee to said discount debit plan provider or its affiliates.

- [c3] Claim 3. The system of claim 1, wherein, said discount debit plan provider's terminal is responsive to said transaction data for crediting said merchant and for debiting a source account of fungible funds for the amount credited to said merchant and for replenishing said source account from at least a part of said amount debited to said eCard holder's account.
- [c4] Claim 4. The system of claim 3, wherein said debiting of said source account is made without identification of a respective eCard holders funds placed in said source account.
- [c5] Claim 5. The system of claim 1, including an eCard containing data related said discount debit card plan; said merchant terminal responsive to said eCard, for transmitting to said discount debit plan provider's terminal, merchant identifying data for entry into said discount debit plan provider's terminal.
- [c6] Claim 6. The system of claim 5, wherein said eCard includes sample transaction data and said discount debit plan provider's terminal, responsive to transaction data indicative of said sample transaction, denies the participating merchant credit for said sample transaction.
- [c7] Claim 7. The system of claim 5, wherein, said discount debit plan provider's terminal, responsive to said merchant identifying data, registers said merchant as said participating merchant in said discount debit card plan.
- [c8] Claim 8. The system of claim 1, wherein said telecommunications network connects said discount debit plan provider's terminal to said participating merchant through an eCard company terminal; said eCard company terminal responsive to said transaction data, transmits said transaction data to said discount debit plan provider's terminal.
- [c9] Claim 9. The system of claim 8, wherein said eCard company terminal responsive to said transaction data from said participating merchant's terminal, transmits data authorizing said transaction to said participating merchant's terminal.
- [c10] Claim 10. A method of operating a discount debit card plan for processing of an

eCard holder transaction by using a discount plan provider system responsive to a merchant's eCard holder related transaction data, crediting the merchant with the transaction amount reduced by a merchant discount and debiting the card holder with the transaction amount reduced by an eCard holder discount, and crediting the difference between the merchant discount and the card holder discount as at least one fee to the discount debit card plan provider or its affiliates, comprising the steps of, connecting into a telecommunications network a discount debit plan provider terminal containing data indicative of a discount debit card plan for use by participating merchants and for application to transactions with a discount debit plan provider's authorized eCard; connecting into said telecommunications network, a merchant terminal with merchant identifying data; including in said eCard, eCard data eCard holder's identifying data; transmitting said transaction data to said discount debit plan provider's terminal from said merchant terminal, responsive to said eCard data and to transaction data related to a transaction made between said participating merchant and said eCard holder; responsive to said transaction data, crediting said merchant's account with a merchant's discounted amount represented by said full transaction amount reduced by said participating merchant's discount and debiting said eCard holder's account with a eCard holder's discounted amount represented by said transaction amount reduced by said eCard holder's discount.

[c11] Claim 11. The method of claim 10, including the steps of, crediting a difference between said participating merchant's discount and said eCard holder's discounted amount as at least one fee to said discount debit plan provider or its affiliates.

[c12] Claim 12. The method of claim 10, including the steps of, responsive to said transaction data, crediting said merchant and debiting a source account of fungible funds for the amount credited to said merchant and replenishing said source account from at least a part of said amount debited to said eCard holder's account.

[c13] Claim 13. The method of claim 12, wherein said step of debiting of said source

account is made without identification of a respective eCard holders funds placed in said source account.

[c14] Claim 14. The method of claim 10, including the step of including within an eCard, data related to said discount debit card plan; and transmitting to said discount debit plan provider's terminal, merchant identifying data for entry into said discount debit plan provider's terminal.

[c15] Claim 15. The system of claim 14, including the steps of including within said eCard, sample transaction data; transmitting from said merchant's terminal, data indicative of said sample transaction, receiving at said discount debit plan provider's terminal said data indicative of said sample transaction; and responsive to said data indicative of said sample transaction, denying said the participating merchant credit for said sample transaction.

[c16] Claim 16. The method of claim 14, including the step of registering said merchant as a participating merchant in said discount debit card plan, responsive to said merchant identifying data.

[c17] Claim 17. The method of claim 10, including the steps of connecting said discount debit plan provider's terminal to said participating merchant through an eCard company terminal; and transmitting said transaction data to said discount debit plan provider's terminal from said eCard company terminal.

[c18] Claim 18. The method of claim 17, including the steps of transmitting data authorizing said transaction to said participating merchant's terminal, responsive to said transaction data from said participating merchant's terminal.

[c19] Claim 19. A system for operating a discount debit card plan for processing of an eCard holder transaction by using a discount plan provider system responsive to a eCard holder related transaction data, crediting a merchant with the transaction amount reduced by a merchant discount and debiting the card holder with the transaction amount reduced by an eCard holder discount, and crediting the difference between the merchant discount and the card holder discount as at least one fee to the discount debit card plan provider or its affiliates, comprising, a first means containing data indicative of a discount

debit card plan for use by participating merchants and for application to transactions with a third means including eCard holder identifying data;a second means with said participating merchant identifying data;a fourth means for connecting said first means and said third means for the transmission and reception of data;said second means responsive to said third means and to transaction data related to a transaction made with said third means for transmitting said transaction data and said merchant identifying data, to said first means;said first means responsive to said transaction data for crediting a merchant's account with a merchant's discounted amount represented by said full transaction amount reduced by said participating merchant's discount and debiting said eCard holder's account with a eCard holder's discounted amount represented by said transaction amount reduced by said eCard holder's discount.

[c20] Claim 20. The system of claim 19, wherein said first means includes means for crediting a difference between said participating merchant's discount and said eCard holder's discounted amount, as at least one fee to said discount debit plan provider or its affiliates.

[c21] Claim 21. The system of claim 19, wherein, said first means is responsive to said transaction data for crediting said merchant and for debiting a source account of fungible funds for the amount credited to said merchant and for replenishing said source account from at least a part of said debiting amount to said eCard holder's account.

[c22] Claim 22. The system of claim 21, wherein said first means includes means for debiting of said source account without identification of a respective eCard holders funds placed in said source account.

[c23] Claim 23. The system of claim 19, wherein said third means includes sample transaction data; said second means responsive to said third means, for transmitting to said discount debit plan provider's terminal, said sample transaction data and said merchant identifying data for entry into said first means.

- [c24] Claim 24 The system of claim 23, wherein said first means, responsive to transaction data indicative of said sample transaction, denies the said participating merchant, credit for said sample transaction.
- [c25] Claim 25. The system of claim 23, wherein, said first means is responsive to said merchant identifying data for registering said merchant as said participating merchant in said discount debit card plan.
- [c26] Claim 26. The system of claim 19, wherein said fourth means connects said first means and said second means through a fifth means and said fifth means is responsive to said transaction data, for transmitting said transaction data to said first means.
- [c27] Claim 27. The system of claim 26, wherein said fifth means is responsive to said transaction data from said second means for transmitting data authorizing said transaction to said second means; and said first means, responsive to said transaction data, credits said merchant's account and debits said eCard holder's account.